



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [UNITED BANKSHARES, INC.](#)

**City/State** [CHARLESTON, WV](#)

## Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [27,507,517](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[UNITED BANKSHARES, INC.](#)  
[300 UNITED CENTER, 500 VIRGINIA STREET E](#)  
[CHARLESTON, WV 25301](#)

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## Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	26,971,815	23,484,833	24,135,329	19,470,278	18,872,274
Net income (\$000) .....	293,886	196,653	289,023	260,099	256,342
Number of BHCs in peer group .....	132	130	128	125	118

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.78	2.65	56	2.84	2.80	46	2.87	2.77	52	2.99	3.01	42	3.14	3.08	47
+ Non-interest income .....	1.08	1.09	54	1.45	1.21	65	1.43	1.21	65	0.75	1.32	28	0.68	1.31	21
- Overhead expense .....	2.07	2.21	45	2.38	2.59	47	2.37	2.57	46	1.95	2.69	19	1.94	2.71	15
- Provision for credit losses .....	-0.05	-0.12	62	0.51	0.66	36	0.44	0.51	41	0.11	0.15	49	0.12	0.14	51
+ Securities gains (losses) .....	0.01	0.01	74	0.01	0.03	56	0.01	0.02	55	0	0.01	24	-0.01	0	15
+ Other tax equivalent adjustments .....	0	0	49	0	0	45	0	0	13	0	0	42	0	0	45
= Pretax net operating income (tax equivalent) .....	1.84	1.76	59	1.42	0.91	80	1.51	1.04	80	1.69	1.56	60	1.76	1.57	68
Net operating income .....	1.45	1.34	63	1.12	0.70	80	1.20	0.81	79	1.34	1.19	66	1.36	1.24	66
Net income .....	1.45	1.34	63	1.12	0.71	80	1.20	0.82	79	1.34	1.19	66	1.36	1.24	65
Net income (Subchapter S adjusted) .....		2.06			1.15			1.18			1.17				1.42
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.36	3.12	63	3.81	3.64	61	3.76	3.55	62	4.50	4.41	58	4.39	4.24	59
Interest expense .....	0.23	0.26	52	0.59	0.58	58	0.51	0.52	57	1.08	1.08	57	0.78	0.86	47
Net interest income (tax equivalent) .....	3.13	2.85	65	3.22	3.05	56	3.25	3.01	62	3.41	3.33	48	3.60	3.38	59
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.06	0.12	45	0.13	0.28	40	0.14	0.27	40	0.15	0.21	49	0.16	0.22	51
Earnings coverage of net loan and lease losses (X) .....	41.09	26.30	72	20.14	20.97	64	19.75	22.91	62	16.50	24.40	53	15.92	21.75	54
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.26	1.32	49	1.26	1.58	32	1.34	1.58	35	0.56	0.83	26	0.57	0.90	23
Allowance for loan and lease losses / Total loans and leases .....	1.22	1.30	46	1.20	1.55	31	1.29	1.55	35	0.55	0.81	26	0.56	0.89	23
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.46	0.58	43	0.80	0.71	64	0.69	0.71	54	0.90	0.57	84	0.98	0.61	86
30–89 days past due loans and leases / Total loans and leases .....	0.39	0.29	72	0.53	0.37	75	0.41	0.39	64	0.47	0.43	65	0.69	0.44	82
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-13	-3.31	21	1.04	6.19	38	-2.21	3.20	36	12.97	14.45	48	11.94	16.62	35
Net short-term noncore funding dependence .....	-13.62	-9.17	30	-0.25	-2.71	54	-3.33	-4.76	51	6.31	3.38	53	8.13	4.66	56
Net loans and leases / Total assets .....	61.90	58.81	60	71.41	63	71	69.03	61.58	70	71.32	63.77	65	70.62	63.98	60
<b>Capitalization</b>															
Tier 1 leverage ratio .....	10.36	9.07	82	10.08	9.05	80	10.34	9.13	84	10.48	9.76	72	10.14	9.71	68
Holding company equity capital / Total assets .....	16.11	10.79	96	16.46	11.12	96	16.41	11.16	96	17.11	12.43	92	16.89	12.22	94
Total equity capital (including minority interest) / Total assets .....	16.11	10.91	96	16.46	11.24	96	16.41	11.29	96	17.11	12.57	92	16.89	12.27	93
Common equity tier 1 capital / Total risk-weighted assets .....	13.53	12.64	70	12.89	12.26	67	13.30	12.38	70	12.53	12.17	64	12.16	12.12	61
Net loans and leases / Equity capital (X) .....	3.84	5.47	18	4.34	5.73	19	4.21	5.58	20	4.17	5.21	25	4.18	5.29	23
Cash dividends / Net income .....	46.21	27.22	87	64.29	49.74	73	59.47	42.30	74	53.64	33.12	85	55.24	27.31	90
Cash dividends / Net income (Subchapter S adjusted) .....		-3.51			10.79			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets .....	6.08	9.51	37	31.29	16.67	86	33.17	16.68	86	2.14	9.26	20	1	7	17
Equity capital .....	3.83	7.52	36	27.22	6.54	90	27.76	6.99	92	3.45	10.49	28	0.34	7.89	23
Net loans and leases .....	-8.05	-0.66	15	32.56	12.75	87	28.90	9.07	89	3.14	9.10	26	2.99	7.89	28
Noncore funding .....	-31.88	-21.64	34	-39.11	-6.57	9	-44.23	-12.18	12	1.96	6.59	44	-26.31	10.67	3
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital .....	0.22	10.65	24	0.23	13.73	21	0.23	13.56	20	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital .....	102.24	103.15	50	104.69	103.27	64	104.63	102.81	63	105.30	103.22	65	107.44	103.10	74
Cash from ops + noncash items + op expense / Op expense + dividends .....	163.64	155.61	63	121.74	142.45	46	126.54	147.24	48	161.10	190.27	43	136.65	174.91	35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	547,819	530,275	721,473	666,950	636,720	3.31	73.95
Income from lease financing receivables.....	290	156	356	0	0	85.90	
Fully taxable income on loans and leases.....	541,386	523,212	712,167	656,387	625,891	3.47	75.12
Tax-exempt income on loans and leases.....	6,723	7,219	9,662	10,563	10,829	-6.87	16.15
Estimated tax benefit on income on loans and leases.....	1,787	1,919	2,568	2,808	2,878	-6.89	-92.97
Income on loans and leases (tax equivalent).....	549,896	532,350	724,397	669,758	639,598	3.30	61.57
Investment interest income (tax equivalent).....	45,011	47,688	62,600	68,541	56,762	-5.61	27.02
Interest on balances due from depository institutions.....	6,197	7,890	9,777	21,321	19,253	-21.46	161.70
Interest income on other earning assets.....	2,000	4,386	5,496	6,677	6,430	-54.40	-46.91
Total interest income (tax equivalent).....	603,104	592,314	802,270	766,297	722,043	1.82	57.91
Interest on time deposits of \$250K or more .....	5,921	13,172	16,006	21,116	14,379	-55.05	
Interest on time deposits < \$250K.....	7,105	16,500	20,208	23,476	17,283	-56.94	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	19,774	34,780	42,365	91,057	59,845	-43.15	81.93
Interest on other borrowings and trading liabilities.....	7,549	26,944	29,570	48,991	37,563	-71.98	-33.57
Interest on subordinated debt and mandatory convertible securities .....	518	288	460	0	0	79.86	
Total interest expense.....	40,867	91,684	108,609	184,640	129,070	-55.43	25.20
Net interest income (tax equivalent).....	562,237	500,630	693,661	581,657	592,973	12.31	60.97
Non-interest income.....	217,918	255,302	345,721	146,594	128,906	-14.64	335.30
Adjusted operating income (tax equivalent) .....	780,155	755,932	1,039,382	728,251	721,879	3.20	95.36
Overhead expense.....	419,561	419,295	571,766	378,806	366,057	0.06	129.79
Provision for credit losses.....	-10,624	89,811	106,563	21,313	22,013		
Securities gains (losses) .....	1,552	2,502	2,502	-102	-2,226	-37.97	611.93
Other tax equivalent adjustments .....	0	0	-1	0	0		
Pretax net operating income (tax equivalent).....	372,691	249,383	363,627	328,174	331,493	49.45	87.96
Applicable income taxes .....	75,624	49,884	70,717	64,340	70,823	51.60	42.41
Tax equivalent adjustments .....	3,181	2,846	3,887	3,735	4,328	11.77	-91.45
Applicable income taxes (tax equivalent).....	78,805	52,730	74,604	68,075	75,151	49.45	-12.74
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	293,886	196,653	289,023	260,099	256,342	49.44	172.17
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	293,886	196,653	289,023	260,099	256,342	49.44	172.17
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	293,886	196,653	289,023	260,099	256,342	49.44	172.17
Investment securities income (tax equivalent).....	45,011	47,688	62,600	68,541	56,762	-5.61	27.02
US Treasury and agency securities (excluding mortgage-backed securities) .....	435	1,161	1,539	2,471	3,205	-62.53	-86.61
Mortgage-backed securities .....	22,604	25,838	33,621	39,518	35,662	-12.52	53.56
All other securities .....	21,972	20,689	27,440	26,552	17,895	6.20	25.78
Cash dividends declared.....	135,793	126,434	171,876	139,508	141,610	7.40	85.05
Common .....	135,793	126,434	171,876	139,508	141,610	7.40	85.05
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.98	2.90	55	3.36	3.35	51	3.32	3.27	54	3.94	4	47	3.83	3.87	49
Less: Interest expense .....	0.20	0.24	50	0.52	0.54	56	0.45	0.48	55	0.95	0.98	50	0.68	0.79	41
Equals: Net interest income (tax equivalent) .....	2.78	2.65	56	2.84	2.80	46	2.87	2.77	52	2.99	3.01	42	3.14	3.08	47
Plus: Non-interest income .....	1.08	1.09	54	1.45	1.21	65	1.43	1.21	65	0.75	1.32	28	0.68	1.31	21
Equals: adjusted operating income (tax equivalent) .....	3.86	3.80	61	4.29	4.06	67	4.31	4.04	68	3.74	4.41	20	3.83	4.46	20
Less: Overhead expense .....	2.07	2.21	45	2.38	2.59	47	2.37	2.57	46	1.95	2.69	19	1.94	2.71	15
Less: Provision for credit losses .....	-0.05	-0.12	62	0.51	0.66	36	0.44	0.51	41	0.11	0.15	49	0.12	0.14	51
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0.01	0.01	74	0.01	0.03	56	0.01	0.02	55	0	0.01	24	-0.01	0	15
Plus: other tax equivalent adjustments .....	0	0	49	0	0	45	0	0	13	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.84	1.76	59	1.42	0.91	80	1.51	1.04	80	1.69	1.56	60	1.76	1.57	68
Less: Applicable income taxes (tax equivalent) .....	0.39	0.41	44	0.30	0.21	76	0.31	0.23	73	0.35	0.36	42	0.40	0.33	68
Less: Minority interest .....	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.45	1.34	63	1.12	0.70	80	1.20	0.81	79	1.34	1.19	66	1.36	1.24	66
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.45	1.34	63	1.12	0.71	80	1.20	0.82	79	1.34	1.19	66	1.36	1.24	65
Memo: Net income (last four quarters) .....	1.44	1.30	69	1.16	0.81	79	1.20	0.82	79	1.34	1.19	66	1.36	1.24	65
Net income—BHC and noncontrolling (minority) interest .....	1.45	1.35	63	1.12	0.72	80	1.20	0.83	79	1.34	1.20	66	1.36	1.25	63
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	88.81	93.09	10	88.24	92.11	9	88.35	92.32	9	87.50	91.05	14	87.24	91.48	10
Average interest-bearing funds / Average assets .....	52.78	61.98	12	55.29	64.67	14	54.79	64.06	15	59.75	65.57	26	59.86	65.56	27
Interest income (tax equivalent) / Average earning assets .....	3.36	3.12	63	3.81	3.64	61	3.76	3.55	62	4.50	4.41	58	4.39	4.24	59
Interest expense / Average earning assets .....	0.23	0.26	52	0.59	0.58	58	0.51	0.52	57	1.08	1.08	57	0.78	0.86	47
Net interest income (tax equivalent) / Average earning assets .....	3.13	2.85	65	3.22	3.05	56	3.25	3.01	62	3.41	3.33	48	3.60	3.38	59
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.13	4.07	62	4.25	4.35	49	4.23	4.27	51	4.83	5.09	37	4.75	4.95	42
Interest-bearing bank balances .....	0.28	0.13	97	0.86	0.36	93	0.72	0.27	95	2.51	2.04	77	1.86	1.64	68
Federal funds sold and reverse repos .....	0.15	0.25	52	0.48	0.75	44	0.36	0.68	43	2.10	2.44	39	1.86	2.17	35
Trading assets .....	0.45			0.65			0.60			0.99				1.11	
Total earning assets .....	3.34	3.09	65	3.79	3.61	61	3.74	3.51	63	4.48	4.36	58	4.36	4.20	60
Investment securities (tax equivalent) .....	1.88	1.77	57	2.43	2.36	56	2.33	2.25	60	2.83	2.76	57	2.65	2.68	48
US Treasury and agency securities (excluding mortgage-backed securities) .....	4.07	1.23	98	2.51	1.85	81	2.45	1.75	85	3.55	2.32	90	2.47	2.05	78
Mortgage-backed securities .....	1.81	1.55	75	2.41	2.17	73	2.30	2.05	73	2.68	2.61	62	2.38	2.50	38
All other securities .....	1.87	2.85	19	2.47	3.28	17	2.40	3.24	19	3.12	4.06	23	3.02	4.20	20
Interest-bearing deposits .....	0.33	0.22	72	0.76	0.60	69	0.67	0.53	69	1.40	1.10	74	0.97	0.81	72
Time deposits of \$250K or more .....	1.21	0.70	92	2.04	1.53	86	1.90	1.42	86	2.21	1.96	66	1.66	1.44	67
Time deposits < \$250K .....	0.50	0.67	32	1.11	1.47	18	1.01	1.36	21	1.57	1.82	32	1.12	1.29	37
Other domestic deposits .....	0.25	0.16	75	0.57	0.41	79	0.49	0.36	78	1.27	0.93	80	0.84	0.67	73
Foreign deposits .....		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.14	0.18	60	0.43	0.71	36	0.37	0.62	34	1.35	1.86	34	1.06	1.51	35
Other borrowed funds and trading liabilities .....	0.68	1.29	31	1.76	1.54	64	1.67	1.50	60	2.35	2.38	51	2.04	2.28	38
All interest-bearing funds .....	0.38	0.38	60	0.94	0.82	66	0.82	0.74	63	1.59	1.49	66	1.14	1.19	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	217,918	255,302	345,721	146,594	128,906
Fiduciary activities income .....	12,225	10,318	13,903	13,871	12,930
Service charges on deposit accounts - domestic .....	16,873	15,282	21,314	23,562	24,503
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	11,485	8,296	11,309	9,564	9,272
Insurance activities revenue.....	711	712	976	1,016	584
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	7,170	3,879	6,213	0	0
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	140,909	194,710	262,423	73,168	58,392
Other non-interest income.....	28,545	22,105	29,583	25,413	23,225
Total overhead expenses .....	419,561	419,295	571,766	378,806	366,057
Personnel expense.....	251,480	234,427	323,531	209,707	200,639
Net occupancy expense.....	50,540	44,789	62,164	49,060	50,308
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	4,400	4,914	6,605	7,016	8,039
Other operating expenses.....	113,141	135,165	179,466	113,023	107,071
Fee income on mutual funds and annuities.....	5,492	4,433	6,048	5,234	5,185
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	2,986	3,137	3,051	2,204	2,230
Average personnel expense per employee.....	84.22	74.73	106.04	95.15	89.97
Average assets per employee.....	9,032.76	7,486.40	7,910.63	8,834.06	8,462.90

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	2.52	2.14	60	1.74	2.09	51	1.75	2.02	51	3.57	2.72	68	4.02	3.08
Overhead expenses / Net Interest Income + non-interest income .....	54	58.85	28	55.68	62.06	27	55.22	62.28	26	52.28	61.29	15	51.01	60.88
<b>Percent of Average Assets</b>														
Total overhead expense .....	2.07	2.21	45	2.38	2.59	47	2.37	2.57	46	1.95	2.69	19	1.94	2.71
Personnel expense.....	1.24	1.23	57	1.33	1.30	55	1.34	1.30	56	1.08	1.41	20	1.06	1.44
Net occupancy expense.....	0.25	0.24	57	0.25	0.26	51	0.26	0.26	50	0.25	0.28	33	0.27	0.28
Other operating expenses.....	0.58	0.72	36	0.80	0.95	46	0.77	0.94	47	0.62	0.97	18	0.61	0.97
Overhead less non-interest income .....	1	1.08	36	0.93	1.27	23	0.94	1.25	25	1.19	1.32	37	1.26	1.38
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	53.78	58.34	28	55.47	61.60	27	55.01	61.82	27	52.02	60.64	16	50.71	60.37
Personnel expense.....	32.23	32.89	38	31.01	32.31	35	31.13	32.36	37	28.80	32.39	24	27.79	32.51
Net occupancy expense.....	6.48	6.26	53	5.93	6.55	36	5.98	6.58	40	6.74	6.52	55	6.97	6.48
Other operating expenses.....	15.07	18.68	23	18.53	22.16	39	17.90	22.28	36	16.48	21.20	24	15.95	20.90
Total non-interest income .....	27.93	28.20	56	33.77	28.52	66	33.26	28.83	62	20.13	29.23	33	17.86	28.50
Fiduciary activities income .....	1.57	2.27	48	1.36	2.06	45	1.34	2.09	46	1.90	1.97	58	1.79	2.14
Service charges on domestic deposit accounts .....	2.16	3.25	33	2.02	3.23	29	2.05	3.27	28	3.24	3.88	40	3.39	4.15
Trading revenue.....	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85
Investment banking fees and commissions.....	1.47	2.46	52	1.10	2.59	43	1.09	2.46	44	1.31	3.54	43	1.28	3.42
Insurance activities revenue.....	0.09	0.38	56	0.09	0.41	55	0.09	0.41	53	0.14	0.47	56	0.08	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees .....	0.92	0.56	78	0.51	-0.04	82	0.60	0.01	85	0	0.28	21	0	0.65
Net securitization income .....	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	18.06	3.64	95	25.76	3.74	96	25.25	3.92	96	10.05	1.86	96	8.09	1.61
Other non-interest income.....	3.66	9.39	11	2.92	9.49	4	2.85	9.65	3	3.49	10.04	8	3.22	9.86
Overhead less non-interest income .....	25.85	29.67	32	21.69	31.97	20	21.75	31.93	20	31.89	31.06	42	32.85	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.29	21.49	37	20	18.64	55	19.45	18.63	49	19.61	20.56	41	21.36	19.04
Applicable income tax + TE / Pretax net operating income + TE .....	21.14	23.11	20	21.14	22.16	36	20.52	21.18	36	20.74	23.23	28	22.67	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	12,877,115	13,371,374	13,104,050	10,669,945	10,771,559	-3.70	56.83	
Commercial and industrial loans .....	2,286,076	3,090,702	2,951,843	1,572,757	1,419,008	-26.03	84.06	
Loans to individuals .....	1,173,896	1,211,045	1,197,670	1,162,707	961,797	-3.07	107.92	
Loans to depository institutions and acceptances of other banks .....	0	500	500	0	0	-100.00	-100.00	
Agricultural loans .....	5,076	5,738	5,822	1,553	1,113	-11.54	431.52	
Other loans and leases .....	894,765	1,062,956	1,050,465	692,681	518,591	-15.82	109.58	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	17,236,928	18,742,315	18,310,350	14,099,643	13,672,068	-8.03	65.00	
Less: Allowance for loan and lease losses .....	210,891	225,812	235,830	77,057	76,703	-6.61	190.26	
Net loans and leases .....	17,026,037	18,516,503	18,074,520	14,022,586	13,595,365	-8.05	64.12	
Debt securities that reprice or mature in over 1 year .....	3,315,937	2,632,496	2,802,728	2,346,059	2,271,859	25.96	170.95	
Mutual funds and equity securities .....	11,984	10,255	10,718	8,894	9,734	16.86	66.70	
Subtotal .....	20,353,958	21,159,254	20,887,966	16,377,539	15,876,958	-3.81	75.39	
Interest-bearing bank balances .....	3,742,944	1,378,478	1,910,876	651,435	831,707	171.53	293.19	
Federal funds sold and reverse repos .....	927	823	823	820	803	12.64	27.86	
Debt securities that reprice or mature within 1 year .....	95,067	146,541	151,866	92,683	85,179	-35.13	-16.74	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	24,192,896	22,685,096	22,951,531	17,122,477	16,794,647	6.65	90.92	
Non-interest-bearing cash and due from depository institutions .....	289,690	277,232	297,369	185,238	187,886	4.49	74.69	
Premises, fixed assets, and leases .....	247,528	253,245	245,344	154,427	95,245	-2.26	223.06	
Other real estate owned .....	16,696	25,696	22,595	15,515	16,865	-35.02	-48.15	
Investment in unconsolidated subsidiaries .....	10,781	9,398	9,435	9,262	9,227	14.72	33.84	
Intangible and other assets .....	2,749,953	2,680,662	2,657,996	2,175,405	2,146,628	2.58	97.83	
Total assets .....	27,507,517	25,931,308	26,184,247	19,662,324	19,250,498	6.08	91.76	
Quarterly average assets .....	27,435,084	26,394,713	26,086,816	19,445,337	19,118,340	3.94	93.87	
Average loans and leases (YTD) .....	17,745,946	16,690,843	17,143,449	13,878,777	13,474,963	6.32	81.81	
<b>Memoranda</b>								
Loans held-for-sale .....	493,299	812,084	718,937	387,514	249,846	-39.26	4402.14	
Loans not held-for-sale .....	16,743,629	17,930,231	17,591,413	13,712,129	13,422,222	-6.62	60.44	
Real estate loans secured by 1–4 family .....	4,026,864	4,900,824	4,637,287	4,094,128	3,765,687	-17.83	65.32	
Commercial real estate loans .....	8,830,031	8,444,971	8,443,438	6,564,623	6,990,788	4.56	53.46	
Construction and land development .....	2,109,150	1,824,303	1,826,349	1,408,205	1,410,469	15.61	66.02	
Multifamily .....	769,679	648,133	684,587	634,158	730,309	18.75	23.97	
Nonfarm nonresidential .....	5,951,202	5,972,535	5,932,502	4,522,260	4,850,010	-0.36	54.07	
Real estate loans secured by farmland .....	20,220	25,579	23,325	11,194	15,084	-20.95	-3.95	
Total investment securities .....	3,422,988	2,789,292	2,965,312	2,447,636	2,366,772	22.72	154.46	
U.S. Treasury securities .....	101	50,515	50,217	50,435	57,417	-99.80	-99.60	
US agency securities (excluding mortgage-backed securities) .....	12,944	15,995	16,127	8,241	33,547	-19.07	-91.42	
Municipal securities .....	621,687	537,370	566,375	273,788	214,461	15.69	224.63	
Mortgage-backed securities .....	1,703,131	1,497,659	1,625,812	1,455,339	1,594,529	13.72	90.04	
Asset-backed securities .....	535,011	283,588	294,623	280,843	277,888	88.66	1516.15	
Other debt securities .....	538,130	393,910	401,440	370,096	179,196	36.61	1217.56	
Mutual funds and equity securities .....	11,984	10,255	10,718	8,894	9,734	16.86	66.70	
Available-for-sale securities .....	3,409,984	2,777,802	2,953,359	2,437,296	2,337,039	22.76	160.06	
U.S. Treasury securities .....	101	50,515	50,217	50,435	52,343	-99.80	-99.50	
US agency securities (excluding mortgage-backed securities) .....	12,944	15,995	16,127	8,241	33,547	-19.07	-91.42	
Municipal securities .....	620,687	536,155	565,160	272,362	208,988	15.77	240.63	
Mortgage-backed securities .....	1,703,131	1,497,659	1,625,812	1,455,339	1,594,509	13.72	90.05	
Asset-backed securities .....	535,011	283,588	294,623	280,843	277,888	88.66	1516.15	
Other debt securities .....	538,110	393,890	401,420	370,076	169,764	36.61	2401.44	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-1	0	0	1	-1,344			
Available-for-sale securities appreciation (depreciation) .....	37,680	80,254	85,013	10,372	-23,845	-53.05	448.71	
Structured notes, fair value .....	590	590	603	118	136	0.00		
Pledged securities .....	1,819,897	1,976,740	1,942,087	1,540,717	1,887,176	-7.93	46.19	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	8,490,191	5,196,131	5,428,402	3,381,878	3,212,883	63.39	161.20
NOW, ATS and transaction accounts .....	3,534,311	757,563	799,635	372,175	374,495	366.54	98.24
Time deposits less brokered deposits < \$250K .....	1,706,011	2,213,200	2,033,876	1,429,474	1,095,304	-22.92	
MMDA and other savings accounts .....	7,557,865	11,131,181	11,449,157	7,774,585	8,111,989	-32.10	106.08
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	21,288,378	19,298,075	19,711,070	12,958,112	12,794,671	10.31	126.77
Time deposits of \$250K or more .....	532,607	846,157	769,221	790,141	967,236	-37.06	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	123,018	148,357	142,300	124,654	176,327	-17.08	-68.63
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	500,000	613,432	552,653	1,003,083	1,312,346	-18.49	-48.05
Other borrowings w/remaining maturity over 1 year .....	32,782	31,817	31,879	848,782	126,852	3.03	-46.16
Brokered deposits < \$250K .....	1,624	107,311	104,873	104,180	232,847	-98.49	
Noncore funding .....	1,190,031	1,747,074	1,600,926	2,870,840	2,815,608	-31.88	-54.34
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	281,069	279,425	279,837	236,164	234,905	0.59	25.41
Other liabilities .....	317,273	339,293	294,794	233,375	153,690	-6.49	223.74
Total liabilities .....	23,076,751	21,663,867	21,886,627	16,298,491	15,998,874	6.52	87.37
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0	0	
Common stock .....	335,419	334,308	334,523	263,736	263,098	0.33	75.46
Common surplus .....	2,903,576	2,891,746	2,894,471	2,140,175	2,134,462	0.41	188.25
Retained earnings .....	1,363,488	1,158,467	1,205,395	1,132,579	1,013,037	17.70	58.69
Accumulated other comprehensive income .....	-1,239	21,350	22,370	-34,869	-57,019		
Other equity capital components .....	-170,478	-138,430	-159,139	-137,788	-101,954		
Total holding company equity capital .....	4,430,766	4,267,441	4,297,620	3,363,833	3,251,624	3.83	118.41
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	
Total equity capital, including minority interest .....	4,430,766	4,267,441	4,297,620	3,363,833	3,251,624	3.83	118.41
Total liabilities and capital .....	27,507,517	25,931,308	26,184,247	19,662,324	19,250,498	6.08	91.76
<b>Memoranda</b>							
Non-interest-bearing deposits .....	8,490,191	7,304,751	7,405,264	4,621,374	4,416,820	16.23	161.20
Interest-bearing deposits .....	13,332,418	12,946,792	13,179,900	9,231,059	9,577,934	2.98	81.94
Total deposits .....	21,822,609	20,251,543	20,585,164	13,852,433	13,994,754	7.76	106.29
Long-term debt that reprices within 1 year .....	500,000	613,432	552,653	1,003,083	1,312,346	-18.49	-48.05
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	4,297,620	3,363,833	3,363,833	3,251,624	3,240,530		
Accounting restatements .....	0	-44,331	-44,331	0	0		
Net income .....	293,886	196,653	289,023	260,099	256,342		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	4,380	287	1,238	1,275	1,517		
Sale of treasury stock .....	0	1	1	1	1		
Less: Purchase of treasury stock .....	11,210	608	21,317	35,673	100,724		
Changes incident to business combinations .....	0	817,830	817,830	0	0		
Less: Dividends declared .....	135,793	126,434	171,876	139,508	141,610		
Change in other comprehensive income .....	-23,609	56,219	57,239	22,150	-8,505		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	5,492	3,991	5,980	3,865	4,073		
Holding company equity capital, ending balance .....	4,430,766	4,267,441	4,297,620	3,363,833	3,251,624		

## Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	46.81	36.06	77	51.56	36.66	82	50.05	36.22	79	54.27	37.78	76	55.95	37.19	83
Commercial and industrial loans .....	8.31	11.11	40	11.92	14.40	34	11.27	13.52	37	8	12.02	28	7.37	12.85	24
Loans to individuals .....	4.27	3.60	68	4.67	3.57	67	4.57	3.40	68	5.91	4.20	66	5	4.31	64
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	68	0	0.03	70	0	0.04	29	0	0.05	28
Agricultural loans.....	0.02	0.21	39	0.02	0.20	44	0.02	0.19	44	0.01	0.24	34	0.01	0.30	33
Other loans and leases.....	3.25	4.26	54	4.10	4.66	53	4.01	4.63	55	3.52	5.01	45	2.69	5	36
Net loans and leases.....	61.90	58.81	60	71.41	63	71	69.03	61.58	70	71.32	63.77	65	70.62	63.98	60
Debt securities over 1 year.....	12.05	18.32	26	10.15	14.80	27	10.70	15.55	30	11.93	14.60	33	11.80	14.63	37
Mutual funds and equity securities .....	0.04	0.05	63	0.04	0.06	58	0.04	0.05	56	0.05	0.06	57	0.05	0.06	59
Subtotal .....	73.99	78.17	25	81.60	79.07	48	79.77	78.16	44	83.29	79.65	43	82.48	79.97	39
Interest-bearing bank balances .....	13.61	9.37	73	5.32	6.40	43	7.30	7.51	51	3.31	3.06	61	4.32	3.04	73
Federal funds sold and reverse repos .....	0	0.53	63	0	0.80	62	0	0.82	60	0	1.57	60	0	1.66	55
Debt securities 1 year or less .....	0.35	1.51	21	0.57	1.85	24	0.58	1.68	27	0.47	1.91	28	0.44	1.96	26
Trading assets .....	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	87.95	91.57	10	87.48	90.87	12	87.65	91.05	11	87.08	89.53	23	87.24	89.74	23
Non-interest cash and due from depository institutions.....	1.05	0.99	54	1.07	1.03	52	1.14	1.07	51	0.94	1.14	33	0.98	1.21	35
Other real estate owned.....	0.06	0.01	90	0.10	0.03	90	0.09	0.02	91	0.08	0.03	88	0.09	0.04	86
All other assets.....	11	7.39	89	11.45	8.03	87	11.21	7.82	88	11.98	9.27	81	11.78	8.98	78
<b>Memoranda</b>															
Short-term investments .....	13.96	12.31	64	5.88	10.21	35	7.88	11.17	38	3.79	7.63	43	4.77	7.80	52
U.S. Treasury securities.....	0	1.18	24	0.19	0.91	54	0.19	0.84	56	0.26	1.03	55	0.30	1.04	52
US agency securities (excluding mortgage-backed securities) .....	0.05	0.75	29	0.06	0.59	33	0.06	0.63	31	0.04	0.54	31	0.17	0.69	49
Municipal securities .....	2.26	1.70	65	2.07	1.60	67	2.16	1.69	65	1.39	1.34	65	1.11	1.62	49
Mortgage-backed securities .....	6.19	13.46	19	5.78	11.20	22	6.21	11.75	20	7.40	11.44	26	8.28	11.13	32
Asset-backed securities .....	1.94	0.47	87	1.09	0.31	83	1.13	0.32	86	1.43	0.28	90	1.44	0.33	88
Other debt securities .....	1.96	0.51	89	1.52	0.40	86	1.53	0.42	86	1.88	0.39	90	0.93	0.41	79
Loans held-for-sale.....	1.79	0.50	87	3.13	0.52	95	2.75	0.52	94	1.97	0.39	94	1.30	0.30	92
Loans held for investment .....	60.87	58.34	56	69.15	63.22	64	67.18	61.72	63	69.74	63.50	58	69.72	63.93	55
Real estate loans secured by 1–4 family .....	14.64	11.57	67	18.90	12.28	78	17.71	11.91	74	20.82	13.29	78	19.56	13.46	74
Revolving .....	1.47	1.44	57	1.87	1.72	58	1.77	1.66	58	2.26	2.07	58	2.77	2.27	63
Closed-end, secured by first liens .....	12.95	9.73	68	16.72	10.10	83	15.67	9.81	79	18.16	10.69	83	16.30	10.57	80
Closed-end, secured by junior liens .....	0.22	0.19	74	0.30	0.24	74	0.27	0.22	74	0.40	0.28	73	0.49	0.31	74
Commercial real estate loans .....	32.10	22.35	78	32.57	22.30	74	32.25	22.22	77	33.39	22.23	73	36.31	21.58	82
Construction and land development .....	7.67	3.40	89	7.04	3.47	83	6.97	3.40	84	7.16	3.44	84	7.33	3.51	84
Multifamily .....	2.80	3.32	56	2.50	3.10	49	2.61	3.12	50	3.23	3.01	61	3.79	2.72	76
Nonfarm nonresidential .....	21.63	14.65	76	23.03	14.72	77	22.66	14.72	77	23	14.69	74	25.19	14.44	81
Real estate loans secured by farmland .....	0.07	0.35	50	0.10	0.33	53	0.09	0.33	51	0.06	0.36	45	0.08	0.41	50

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	74.71	60.51	72	71.34	56.15	77	71.57	57.15	74	75.68	57.46	75	78.79	56.49	84
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	23.36	20	61	26.15	19.51	72	25.33	19.43	68	29.04	20.75	76	27.54	21.10	70
Real estate loans secured by 1–4 family.....	2.35	2.47	53	2.59	2.66	51	2.53	2.64	51	3.16	3.15	51	3.90	3.50	56
Revolving .....	21.01	17.35	67	23.55	16.64	78	22.79	16.59	75	25.88	17.39	79	23.64	17.39	73
Closed-end.....	51.23	37.13	75	45.06	33.63	69	46.11	34.63	68	46.56	33.52	69	51.13	32.14	85
Commercial real estate loans .....	12.24	5.69	87	9.73	5.18	81	9.97	5.26	82	9.99	5.09	83	10.32	5.20	84
Construction and land development.....	1.83	1.19	72	1.49	0.94	70	1.39	0.93	69	1.62	0.94	73	2.06	1.02	76
1–4 family.....	10.41	4.46	94	8.25	4.09	89	8.58	4.19	89	8.36	4.02	87	8.26	4.05	85
Other.....	4.47	5.41	52	3.46	4.78	42	3.74	4.96	47	4.50	4.69	54	5.34	4.10	72
Multifamily.....	34.53	24.45	72	31.87	22.19	74	32.40	22.93	72	32.07	22.15	71	35.47	21.40	83
Nonfarm nonresidential .....	8.95	8.31	55	8.62	7.46	60	8.86	7.68	58	8.52	7.72	57	9.45	8.03	60
Owner-occupied.....	25.58	15.83	85	23.24	14.52	81	23.54	14.95	80	23.55	14.34	82	26.03	13.38	93
Other.....	0.12	0.61	48	0.14	0.52	51	0.13	0.54	48	0.08	0.55	44	0.11	0.63	48
Real estate loans secured by farmland.....	0	0.03	32	0	0.06	67	0	0.06	70	0	0.11	29	0	0.12	28
Loans to depository institutions and acceptances of other banks.....	13.26	19.45	28	16.49	22.98	26	16.12	22.17	27	11.15	19.53	23	10.38	20.32	17
Commercial and industrial loans .....	6.81	6.58	64	6.46	6.23	63	6.54	6.13	62	8.25	7.13	65	7.03	7.36	64
Loans to individuals .....	0.05	0.51	59	0.04	0.63	57	0.05	0.65	57	0.07	0.81	54	0.07	1.02	52
Credit card loans .....	0.03	0.38	38	0.03	0.31	40	0.03	0.32	40	0.01	0.37	34	0.01	0.46	32
Agricultural loans.....	5.19	8.42	50	5.67	9.11	51	5.74	9.09	51	4.91	9.85	40	3.79	9.66	32
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	458.21	383.43	65	504.81	387.92	73	487.63	381.27	71	542.22	391.26	72	575.90	379.80	80
Real estate loans secured by 1–4 family.....	143.29	124.74	62	185.02	130.23	72	172.56	125.03	68	208.05	138.18	78	201.33	137.84	77
Revolving .....	14.43	15.53	56	18.35	18.32	56	17.25	17.42	56	22.62	21.26	58	28.50	23.33	65
Closed-end.....	128.86	107.54	65	166.67	110.40	77	155.31	106.14	76	185.44	115.20	80	172.83	112.79	79
Commercial real estate loans .....	314.20	238.58	70	318.83	237.16	67	314.20	234.65	67	333.60	229.44	72	373.76	219.72	83
Construction and land development.....	75.05	36.07	87	68.87	36.48	80	67.96	35.62	81	71.56	34.95	82	75.41	35.36	87
1–4 family.....	11.21	7.44	68	10.53	6.64	71	9.49	6.34	68	11.63	6.61	72	15.03	7.04	76
Other.....	63.84	28.34	93	58.34	28.60	88	58.47	28.16	88	59.94	27.32	86	60.38	27.26	91
Multifamily.....	27.39	35.29	52	24.47	32.93	44	25.47	32.74	46	32.23	31.04	62	39.05	27.85	77
Nonfarm nonresidential .....	211.76	156.30	70	225.48	156.60	73	220.76	155.06	71	229.81	152.10	73	259.31	147.22	82
Owner-occupied.....	54.89	52.63	56	61.02	52.43	62	60.38	52.37	61	61.07	53.07	59	69.07	54.89	66
Other.....	156.87	100.99	78	164.46	101.87	78	160.38	100.54	76	168.75	97.41	80	190.24	91.80	90
Real estate loans secured by farmland.....	0.72	3.67	46	0.97	3.43	51	0.87	3.44	48	0.57	3.60	44	0.81	4.02	50
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0.02	0.31	67	0.02	0.28	70	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	81.35	116.17	34	116.68	150.16	33	109.84	139.91	36	79.92	122.02	32	75.87	128.82	31
Loans to individuals .....	41.77	36.56	66	45.72	36.83	66	44.57	37.47	67	59.09	43.51	66	51.42	42.67	63
Credit card loans .....	0.29	2.58	58	0.32	3.28	57	0.33	3.30	57	0.51	4.34	55	0.55	5.31	52
Agricultural loans.....	0.18	2.03	38	0.22	1.99	41	0.22	1.88	42	0.08	2.18	34	0.06	2.72	34
Other loans and leases.....	31.84	47.63	48	40.13	49.92	53	39.09	49.54	55	35.20	52.44	44	27.73	51.79	35
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	42.67	29.25	82	36.63	26.62	74	37.47	27.32	73	38.32	26.45	79	41.94	24.79	87
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	261.69	187.63	75	259.19	186.45	72	255.28	183.76	75	274.56	178.57	80	306.55	167.93	87
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	316.58	244.92	68	320.22	243.47	66	315.66	240.85	67	335.63	236.10	72	375.62	225.98	83

## Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	13.96	12.31	64	5.88	10.21	35	7.88	11.17	38	3.79	7.63	43	4.77	7.80	52
Liquid assets .....	20.76	29.12	27	12.25	24.65	16	14.81	26.22	19	11.88	22.44	18	14.03	22.72	25
Investment securities .....	12.44	20.37	22	10.76	17.19	25	11.32	17.85	26	12.45	16.99	30	12.29	17.27	31
Net loans and leases .....	61.90	58.81	60	71.41	63	71	69.03	61.58	70	71.32	63.77	65	70.62	63.98	60
Net loans, leases and standby letters of credit .....	62.49	59.61	60	71.93	63.89	72	69.54	62.48	68	72.06	64.84	66	71.36	65.07	58
Core deposits .....	77.39	75.52	42	74.42	69.20	53	75.28	70.67	50	65.90	63.09	42	66.46	62.13	50
Noncore funding .....	4.33	10.15	26	6.74	15.53	23	6.11	14.13	25	14.60	19.36	43	14.63	21.34	37
Time deposits of \$250K or more .....	1.94	1.67	66	3.26	2.35	70	2.94	2.11	70	4.02	2.94	69	5.02	2.89	83
Foreign deposits .....	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	0.45	1.19	43	0.57	1.44	45	0.54	1.47	42	0.63	1.94	42	0.92	1.97	44
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	0.44	0.54	56	0.57	0.59	58	0.54	0.54	55	0.63	0.48	56	0.91	0.54	56
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	1.82	0.88	75	2.37	1.75	71	2.11	1.24	73	5.10	3.01	75	6.82	3.67	80
Earning assets that reprice within 1 year .....	29.62	38.80	25	25.58	38.76	19	25.87	39.38	18	28.43	39.29	20	31.78	40.29	23
Interest-bearing liabilities that reprice within 1 year .....	6.67	6.64	66	9.25	8.86	65	8.51	8.20	68	8.47	10.19	46	7.82	10.01	47
Long-term debt that reprices within 1 year .....	1.82	0.27	90	2.37	0.52	87	2.11	0.47	86	5.10	0.96	90	6.82	1.34	89
Net assets that reprice within 1 year .....	21.13	30.83	24	13.97	27.76	19	15.25	29.11	20	14.86	26.63	17	17.15	27.38	29
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-13	-3.31	21	1.04	6.19	38	-2.21	3.20	36	12.97	14.45	48	11.94	16.62	35
Net short-term noncore funding dependence .....	-13.62	-9.17	30	-0.25	-2.71	54	-3.33	-4.76	51	6.31	3.38	53	8.13	4.66	56
Short-term investment / Short-term noncore funding .....	360.63	304.29	69	103.58	149.65	45	150.93	184.19	54	41.86	77.77	46	41.53	66.46	49
Liquid assets - short-term noncore funding / Nonliquid assets .....	21.31	36.72	33	7.48	24.47	25	11.25	28.18	26	3.21	16.97	26	2.97	16.04	28
Net loans and leases / Total deposits .....	78.02	73.05	61	91.43	82.06	75	87.80	79.43	73	101.23	90.31	80	97.15	90.08	76
Net loans and leases / Core deposits .....	79.98	78.83	56	95.95	92.26	64	91.70	88.34	64	108.21	103.93	66	106.26	105	59
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0	0.50	27	0	1.73	10	0	1.57	7	0	0.72	15	-0.07	-0.82	64
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	1.41	1.06	64	3.23	4.54	41	3.37	4.31	45	0.55	1.36	34	-1.33	-1.98	70
Structured notes appreciation (depreciation) / Tier 1 capital .....	0	0	62	0	0	40	0	0.02	42	0	0	35	0	-0.05	71
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0.03	13.65	30	0.04	11.41	33	0.04	11.38	32	0.06	12.67	30	0.84	16.19	31
Available-for-sale securities .....	99.62	84.59	74	99.59	86.72	73	99.60	87.23	74	99.58	85.40	80	98.74	81.88	74
U.S. Treasury securities .....	0	6.01	24	1.81	5.26	56	1.69	4.72	60	2.06	6.15	53	2.43	6.99	51
US agency securities (excluding mortgage-backed securities) .....	0.38	4.24	32	0.57	3.94	34	0.54	4.01	33	0.34	3.49	35	1.42	4.02	52
Municipal securities .....	18.16	8.38	77	19.27	9.87	76	19.10	9.83	77	11.19	7.75	70	9.06	9.16	55
Mortgage-backed securities .....	49.76	66.09	20	53.69	66.61	30	54.83	66.64	31	59.46	67.43	36	67.37	65.45	48
Asset-backed securities .....	15.63	2.45	92	10.17	1.91	90	9.94	1.91	91	11.47	1.66	92	11.74	2.05	90
Other debt securities .....	15.72	3.01	91	14.12	2.93	91	13.54	3.01	91	15.12	2.94	91	7.57	2.79	83
Mutual funds and equity securities .....	0.35	0.29	70	0.37	0.38	64	0.36	0.35	67	0.36	0.40	62	0.41	0.42	61
Debt securities 1 year or less .....	2.78	8.18	27	5.25	11.25	30	5.12	10.55	32	3.79	11.86	25	3.60	11.91	23
Debt securities 1 to 5 years .....	16.95	17.39	54	18.53	17.70	55	17.35	17.03	53	24.23	17.94	68	21.79	19.18	65
Debt securities over 5 years .....	79.92	72.07	58	75.85	68.10	54	77.17	69.86	56	71.62	66.02	45	74.20	64.73	52
Pledged securities .....	53.17	33.37	78	70.87	37.16	89	65.49	35.67	85	62.95	30.57	89	79.74	33.30	96
Structured notes, fair value .....	0.02	0.06	84	0.02	0.02	87	0.02	0.02	88	0	0.03	85	0.01	0.04	84
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	151.59	64.27	84	77.55	124.80	49	177.01	183.32	62	-18.82	26.69	18	-39.61	6.77	5
Investment securities .....	22.72	32.48	45	13.27	20.30	43	21.15	23.62	55	3.42	11.75	40	23.97	9.42	80
Core deposits .....	10.31	16.96	19	48.12	26	90	52.11	26.88	90	1.28	11.23	12	10.21	7.29	68
Noncore funding .....	-31.88	-21.64	34	-39.11	-6.57	9	-44.23	-12.18	12	1.96	6.59	44	-26.31	10.67	3

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			5,730,876	3,610,778	3,826,370
Commit: Secured commercial real estate loans .....	2,998,949	2,892,337	2,647,017	1,293,219	1,503,703
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	130,804	143,449	187,423
Securities underwriting .....	164,061	136,275	134,916	145,105	141,032
Standby letters of credit .....	3,055	5,092	5,092	5,092	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	728,975	1,175,389	872,449	303,394	223,390
Written options contracts (interest rate) .....	684,170	1,457,219	1,035,842	143,465	122,677
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	573,606	578,126	577,011	82,243	85,623
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....					21.89	22.01	55	18.36	23.52	38	19.88	24.05	45		
Standby letters of credit .....	0.60	0.66	60	0.53	0.72	51	0.52	0.71	51	0.74	0.84	57	0.73	0.92	52
Commercial and similar letters of credit .....	0.01	0.02	66	0.02	0.02	70	0.02	0.02	71	0.03	0.02	74	0	0.02	17
Securities lent .....	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	7.22	47.31	25	12.38	51.49	32	9.49	48.62	27	2.69	68.47	12	2.24	65.81	12
Interest rate contracts .....	7.22	35.15	27	12.38	36.10	34	9.49	34.36	30	2.69	47.31	12	2.24	43.84	13
Interest rate futures and forward contracts .....	2.65	4.39	76	4.53	8.89	77	3.33	6.21	75	1.54	10.67	67	1.16	11.40	67
Written options contracts (interest rate) .....	2.49	1.69	80	5.62	2.33	87	3.96	2.18	84	0.73	2.47	59	0.64	2.16	57
Purchased options contracts (interest rate) .....	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps .....	2.09	20.27	18	2.23	20.71	19	2.20	20.83	17	0.42	28.86	10	0.44	26.74	9
Foreign exchange contracts .....	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					33.43	42.82	53	26.02	45.53	33	28.40	44.93	36		

## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	1,986,751	3,210,734	2,485,302	529,102	431,690
Interest rate contracts .....	1,986,751	3,210,734	2,485,302	529,102	431,690
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	728,975	1,175,389	872,449	303,394	223,390
Written options .....	684,170	1,457,219	1,035,842	143,465	122,677
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	684,170	1,457,219	1,035,842	143,465	122,677
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	573,606	578,126	577,011	82,243	85,623
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	1,986,751	3,210,734	2,485,302	529,102	431,690
Interest rate contracts .....	1,986,751	3,210,734	2,485,302	529,102	431,690
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,302,581	1,753,515	1,449,459	385,637	309,012
One year or less .....	742,151	1,175,389	872,448	303,394	223,390
Over 1 year to 5 years .....	250,000	263,594	263,491	13,898	14,290
Over 5 years .....	310,430	314,532	313,520	68,345	71,332
Gross negative fair value (absolute value) .....	4,231	11,366	13,059	3,065	3,002
Gross positive fair value.....	36,736	51,895	44,292	4,527	6,504
Held for trading.....	0	0	0	0	0
Non-traded.....	36,736	51,895	44,292	4,527	6,504
Current credit exposure on risk-based capital derivative contracts .....	36,736	51,895	44,292	4,527	6,504
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts .....	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	36.69	12.59	84	36.61	14.59	80	35.10	14.05	78	57.34	13.49	90	51.75	12.78	90
Written options .....	34.44	7.18	94	45.39	8.60	96	41.68	8.18	95	27.11	5.91	91	28.42	6.60	91
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	34.44	6.91	94	45.39	8.13	96	41.68	7.73	95	27.11	5.10	91	28.42	5.49	93
Purchased options .....	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps .....	28.87	71.71	15	18.01	67.37	13	23.22	68.76	14	15.54	69.75	11	19.83	70.34	12
Held for trading .....	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts .....	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts .....	100	56.22	86	100	54.32	87	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts .....	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	65.56	91.91	12	54.61	90.28	9	58.32	91.48	10	72.89	93.86	14	71.58	94.47	11
One year or less .....	37.36	27.90	67	36.61	31.66	63	35.10	32.05	64	57.34	32.17	73	51.75	32.51	70
Over 1 year to 5 years .....	12.58	29.78	26	8.21	27.15	20	10.60	27.06	23	2.63	30.45	16	3.31	31.16	14
Over 5 years .....	15.63	29.19	35	9.80	28.15	28	12.61	29.56	32	12.92	28.09	32	16.52	28.71	40
Gross negative fair value (absolute value) .....	0.21	1.18	13	0.35	1.65	21	0.53	1.55	27	0.58	0.83	44	0.70	0.72	48
Gross positive fair value .....	1.85	1.59	62	1.62	2.48	36	1.78	2.23	43	0.86	1.19	37	1.51	0.85	89
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	15	0	0.07	20	0.01	0.07	20	0	0.06	13	0	0.06	16
Gross positive fair value (X) .....	0.01	0.06	30	0.02	0.10	26	0.02	0.09	25	0	0.07	16	0	0.06	20
Held for trading (X) .....	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0.01	0.01	68	0.02	0.02	67	0.02	0.02	67	0	0.01	48	0	0.01	53
Current credit exposure (X) .....	0.01	0.05	40	0.02	0.07	33	0.02	0.06	32	0	0.05	22	0	0.04	31
Credit losses on derivative contracts .....	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.19	0.59	38	0.27	0.91	33	0.23	0.85	31	0.03	0.73	22	0.04	0.53	28

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	235,830	77,057	77,057	76,703	76,627
Gross losses .....	15,092	22,863	32,983	29,110	28,606
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	6,498	6,183	9,386	8,151	6,669
Net losses .....	8,594	16,680	23,597	20,959	21,937
Provision for loan and lease losses .....	-16,345	89,358	106,293	21,313	22,013
Adjustments .....	0	76,077	76,077	0	0
Ending balance .....	210,891	225,812	235,830	77,057	76,703
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Provision for loan and lease losses / Average assets</b> .....															
-0.08	-0.12	54	0.51	0.66	37	0.44	0.51	41	0.11	0.15	49	0.12	0.14	51	
-0.12	-0.21	57	0.71	1.06	33	0.62	0.82	37	0.15	0.24	42	0.16	0.24	47	
-190.19	-65.12	33	535.72	587.54	62	450.45	487.86	62	101.69	130.58	31	100.35	134.68	36	
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.26	1.32	49	1.26	1.58	32	1.34	1.58	35	0.56	0.83	26	0.57	0.90	23
Allowance for loan and lease losses / Total loans and leases .....	1.22	1.30	46	1.20	1.55	31	1.29	1.55	35	0.55	0.81	26	0.56	0.89	23
Allowance for loan and lease losses / Net loans and leases losses (X) .....	18.40	17.40	67	10.15	11.29	62	9.99	11.58	63	3.68	8.03	41	3.50	7.54	33
Allowance for loan and lease losses / Nonaccrual assets .....	338.23	330.05	65	180.68	301.93	29	226.97	299.17	47	69.05	218.72	13	65.31	214.03	11
ALLL / 90+ days past due + nonaccrual loans and leases .....	273.25	271.93	62	164.16	249.38	33	200.31	244.34	46	63.64	151.73	18	57.68	160.51	15
Gross loan and lease losses / Average loans and leases .....	0.11	0.20	39	0.18	0.35	40	0.19	0.34	41	0.21	0.28	48	0.21	0.30	45
Recoveries / Average loans and leases .....	0.05	0.08	41	0.05	0.07	41	0.05	0.07	46	0.06	0.08	44	0.05	0.09	35
Net losses / Average loans and leases .....	0.06	0.12	45	0.13	0.28	40	0.14	0.27	40	0.15	0.21	49	0.16	0.22	51
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses .....	19.70	25.09	49	21.24	24.77	48	32.24	33.98	55	28.49	36.22	44	20.29	41.30	18
Earnings coverage of net loan and lease losses (X) .....	41.09	26.30	72	20.14	20.97	64	19.75	22.91	62	16.50	24.40	53	15.92	21.75	54
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.07	0.02	78	0.05	0.04	67	0.06	0.04	68	0.08	0.01	94	0.06	0.02	82
Real estate loans secured by 1-4 family .....	0.13	-0.01	94	0.02	0.01	64	0.02	0.01	66	0.05	0.01	87	0.05	0.01	80
Revolving .....	-0.11	-0.07	21	0.21	0.01	91	0.13	0.01	87	0.19	0.02	91	0.13	0.03	81
Closed-end .....	0.16	-0.01	95	0	0.01	37	0	0	56	0.03	0	85	0.04	0.01	82
Commercial real estate loans .....	0.03	0.04	62	0.07	0.06	68	0.08	0.07	66	0.10	0.01	92	0.06	0.01	86
Construction and land development .....	0	0.01	47	0.04	0	86	0.03	0	80	0.08	-0.01	92	0.18	-0.03	95
1-4 family .....	0	0	57	-0.02	0	10	-0.02	0	9	0	0	27	0	-0.01	40
Other .....	0	0.01	42	0.06	0	92	0.04	0	87	0.08	-0.01	92	0.18	-0.02	96
Multifamily .....	0.39	0.01	98	0	0	28	0	0	31	0.03	0	91	0	0	58
Nonfarm nonresidential .....	0	0.05	41	0.09	0.08	64	0.11	0.11	64	0.11	0.02	91	0.04	0.02	67
Owner-occupied .....	-0.01	0.01	11	0.04	0.02	80	0.02	0.02	72	0.09	0.01	95	0.04	0.01	84
Other .....	0.01	0.04	57	0.05	0.05	68	0.09	0.08	68	0.02	0.01	74	-0.01	0.01	22
Real estate loans secured by farmland .....	0.57	-0.01	99	0	0.04	46	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans .....	0.05	0.19	33	0.39	0.46	53	0.44	0.47	53	0.66	0.37	81	0.95	0.31	92
Loans to individuals .....	0.17	0.72	20	0.29	1.25	16	0.25	1.13	14	0.19	1.17	13	0.22	1.16	16
Credit card loans .....	1.87	2.27	43	2.44	3.33	29	1.89	2.92	29	1.90	3.11	27	4.42	2.92	83
Agricultural loans .....	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	0	0.09	34	0	0.14	25	0	0.15	25	0	0.15	22	0	0.14	28

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		67,473		99,613		74,978		65,816		94,027
90+ days past due loans and leases .....		14,827		12,583		13,832		9,494		15,541
Nonaccrual loans and leases.....		62,351		124,977		103,903		111,596		117,443
Total past due and nonaccrual loans and leases.....		144,651		237,173		192,713		186,906		227,011
Restructured 30–89 days past due .....		292		149		197		902		0
Restructured 90+ days past due .....		0		0		0		0		690
Restructured nonaccrual .....		24,662		53,665		41,185		48,387		48,899
Total restructured loans and leases .....		24,954		53,814		41,382		49,289		49,589
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance .....		12,798		14,567		14,275		9,080		9,836
Other real estate owned.....		16,696		25,696		22,595		15,515		16,865
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	0.39	0.29	72	0.53	0.37	75	0.41	0.39	64	0.47
90+ days past due loans and leases .....	0.09	0.09	72	0.07	0.13	58	0.08	0.12	61	0.07
Nonaccrual loans and leases.....	0.36	0.54	33	0.67	0.66	54	0.57	0.66	48	0.79
90+ days past due and nonaccrual loans and leases.....	0.45	0.68	33	0.73	0.84	50	0.64	0.85	41	0.86
30–89 days past due restructured.....	0	0.01	54	0	0.01	43	0	0.01	41	0.01
90+ days past due restructured .....	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured.....	0.14	0.12	64	0.29	0.14	84	0.22	0.13	80	0.34
30–89 days past due loans held for sale .....	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0.01	38	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.39	0.29	72	0.53	0.37	75	0.41	0.40	63	0.47
90+ days past due assets .....	0.09	0.09	71	0.07	0.13	58	0.08	0.12	61	0.07
Nonaccrual assets .....	0.36	0.55	32	0.67	0.67	54	0.57	0.67	47	0.79
30+ days past due and nonaccrual assets .....	0.84	1	50	1.27	1.25	60	1.05	1.29	48	1.33
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.28	0.40	36	0.53	0.52	58	0.45	0.52	49	0.62
90+ days past due and nonaccrual assets + other real estate owned .....	0.34	0.42	47	0.63	0.55	66	0.54	0.55	57	0.69
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.33	0.48	35	0.64	0.61	56	0.54	0.60	48	0.70
Allowance for loan and lease losses .....	43.69	67.85	31	73.24	66.38	68	59.78	66.66	47	177.91
Equity capital + allowance for loan and lease losses .....	1.99	4.12	21	3.68	5.10	35	3.11	4.97	29	3.98
Tier 1 capital + allowance for loan and lease losses.....	3.20	4.89	30	6.09	6.26	54	5.12	6.05	43	6.97
Loans and leases + other real estate owned .....	0.53	0.82	32	0.88	0.98	51	0.77	0.97	39	0.97

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.25	0.25	61	0.61	0.35	78	0.35	0.39	56	0.46	0.38	68	0.66	0.42	82
	90+ days past due .....		0.08	0.12	70	0.08	0.17	63	0.08	0.16	65	0.07	0.16	57	0.11	0.22	61
	Nonaccrual.....		0.41	0.60	42	0.68	0.70	55	0.60	0.76	45	0.57	0.46	64	0.67	0.57	70
Commercial and industrial	30–89 days past due .....		0.40	0.24	76	0.22	0.24	63	0.35	0.23	78	0.32	0.31	64	0.92	0.30	91
	90+ days past due .....		0.03	0.02	78	0.01	0.03	55	0.01	0.03	55	0.04	0.05	63	0.20	0.05	88
	Nonaccrual.....		0.38	0.65	37	1.08	0.80	72	0.84	0.75	61	3.23	0.83	96	3.14	0.76	95
Individuals	30–89 days past due .....		1.22	0.60	84	0.67	0.74	53	1.26	0.83	79	0.98	0.83	57	0.99	0.84	58
	90+ days past due .....		0.18	0.08	80	0.10	0.11	66	0.21	0.14	74	0.13	0.17	64	0.11	0.16	60
	Nonaccrual.....		0.03	0.17	32	0.01	0.24	23	0.03	0.28	28	0.02	0.17	30	0.04	0.23	28
Depository institution loans	30–89 days past due .....			0.03		0	0.01	45	100	0	97		0				0
	90+ days past due .....			0		0	0	48	0	0	46		0				0
	Nonaccrual.....			0		0	0	49	0	0	47		0				0
Agricultural	30–89 days past due .....		0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due .....		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.51	25	0	0.72	23	3.35	0.49	91	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due .....			0			3.73			0			0.07				0.01
	90+ days past due .....			0			0			0			0				0
	Nonaccrual.....			0.17			0.04			0.09			0.03				0.06
Other loans and leases	30–89 days past due .....		1.32	0.11	96	0.29	0.14	76	0.29	0.18	75	0.02	0.20	38	0.11	0.17	56
	90+ days past due .....		0.17	0.01	96	0.05	0.01	89	0.06	0.01	90	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.03	0.13	53	0.03	0.19	44	0.03	0.15	47	0	0.13	15	0.01	0.14	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.49	0.36	70	0.57	0.51	61	0.71	0.65	68	0.77	0.67	66	0.99	0.71	74
	90+ days past due .....	0.20	0.25	76	0.15	0.36	68	0.18	0.33	74	0.15	0.31	69	0.24	0.46	68
	Nonaccrual .....	0.34	0.76	23	0.56	0.91	35	0.35	0.89	21	0.44	0.73	34	0.59	0.86	41
Revolving	30–89 days past due .....	0.68	0.33	85	1.45	0.40	92	0.96	0.48	83	0.96	0.45	90	1.13	0.50	88
	90+ days past due .....	0.15	0.03	87	0.24	0.02	94	0.29	0.03	94	0.13	0.05	81	0.09	0.05	72
	Nonaccrual .....	0.09	1.05	17	0.31	1.28	21	0.30	1.13	22	0.32	1	27	0.30	1.17	23
Closed-end	30–89 days past due .....	0.47	0.36	70	0.48	0.52	53	0.68	0.65	65	0.75	0.70	61	0.96	0.75	71
	90+ days past due .....	0.20	0.27	76	0.14	0.41	66	0.17	0.38	72	0.16	0.35	66	0.27	0.53	68
Junior lien	30–89 days past due .....	0.37	0.71	27	0.58	0.89	40	0.36	0.87	25	0.46	0.70	42	0.64	0.84	42
	Nonaccrual .....	0.03	0.01	91	0.05	0.02	88	0.04	0.02	84	0.11	0.02	94	0.08	0.03	91
	90+ days past due .....	0.02	0	94	0.01	0	85	0.02	0	92	0.01	0	83	0.01	0	76
	Nonaccrual .....	0.05	0.04	69	0.03	0.05	43	0.03	0.04	44	0.03	0.04	42	0.02	0.06	38
Commercial real estate	30–89 days past due .....	0.14	0.16	60	0.63	0.21	86	0.16	0.26	50	0.26	0.18	73	0.48	0.17	91
	90+ days past due .....	0.03	0.01	80	0.03	0.02	78	0.02	0.02	76	0.02	0.03	60	0.04	0.03	73
	Nonaccrual .....	0.42	0.48	58	0.73	0.53	66	0.69	0.62	59	0.63	0.23	88	0.70	0.28	93
Construction and development	30–89 days past due .....	0.04	0.15	50	0.59	0.24	79	0.11	0.28	50	0.16	0.28	55	0.60	0.21	85
	90+ days past due .....	0.02	0.01	86	0	0.01	71	0.03	0.01	86	0	0.02	33	0.05	0.02	81
	Nonaccrual .....	0.15	0.31	62	0.33	0.32	70	0.30	0.41	64	1.14	0.20	90	1.16	0.19	92
1–4 family	30–89 days past due .....	0.01	0.03	65	0.05	0.03	74	0.03	0.03	68	0.08	0.06	71	0.04	0.06	61
	90+ days past due .....	0.02	0	95	0	0	41	0	0	86	0	0	41	0.01	0	93
Other	Nonaccrual .....	0	0.02	64	0.01	0.03	60	0.01	0.03	61	0.03	0.02	76	0	0.02	28
	30–89 days past due .....	0.03	0.10	59	0.54	0.17	83	0.08	0.22	53	0.08	0.20	55	0.56	0.13	91
	90+ days past due .....	0	0	82	0	0	81	0.02	0	91	0	0.01	35	0.03	0.02	80
	Nonaccrual .....	0.15	0.25	68	0.33	0.26	74	0.29	0.35	68	1.11	0.17	90	1.16	0.15	93
Multifamily	30–89 days past due .....	0.12	0.09	74	0.02	0.09	55	0.47	0.09	90	0.01	0.08	41	0.36	0.10	85
	90+ days past due .....	0	0	46	0.04	0	92	0.02	0	93	0	0	41	0.06	0.01	89
	Nonaccrual .....	0.01	0.13	43	0.09	0.09	64	1.20	0.11	96	0.10	0.05	79	0.33	0.08	86
Nonfarm non-residential	30–89 days past due .....	0.18	0.12	71	0.71	0.21	87	0.14	0.23	53	0.33	0.14	85	0.46	0.17	88
	90+ days past due .....	0.03	0.01	80	0.04	0.02	80	0.02	0.02	72	0.02	0.03	65	0.03	0.03	74
Owner Occupied	Nonaccrual .....	0.57	0.58	59	0.92	0.68	67	0.76	0.80	54	0.54	0.28	80	0.63	0.30	80
	30–89 days past due .....	0.11	0.04	86	0.09	0.07	71	0.08	0.07	61	0.20	0.07	90	0.19	0.09	78
Other	90+ days past due .....	0	0	78	0.03	0	92	0	0	33	0.01	0.01	70	0.01	0.01	73
	Nonaccrual .....	0.18	0.20	49	0.48	0.26	82	0.48	0.27	76	0.24	0.16	66	0.35	0.17	78
	30–89 days past due .....	0.07	0.07	66	0.62	0.13	90	0.06	0.14	52	0.13	0.07	75	0.27	0.07	91
	90+ days past due .....	0.03	0.01	83	0.01	0.01	74	0.02	0.01	82	0.01	0.01	71	0.01	0.01	73
	Nonaccrual .....	0.39	0.31	67	0.44	0.36	62	0.28	0.44	47	0.31	0.10	86	0.28	0.13	80
Farmland	30–89 days past due .....	0	0.13	30	0.43	0.24	81	0.12	0.11	71	3.23	0.23	97	2.80	0.25	95
	90+ days past due .....	0.12	0.01	92	1.27	0.01	98	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	12.30	1.06	97	8.88	1.49	91	14.43	1.13	97	9.43	0.84	95	7.67	1.23	92
Credit card	30–89 days past due .....	1.17	0.79	77	3	0.92	95	4.05	0.95	97	4.42	1.19	95	6.44	1.22	97
	90+ days past due .....	1.19	0.40	93	0.84	0.55	62	1.75	0.63	93	2.16	0.78	91	1.73	0.73	88
	Nonaccrual .....	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	3,068,517	3,087,624	3,069,855	2,266,123	2,295,606										
Retained earnings .....	1,428,626	1,223,302	1,273,511	1,132,579	1,013,037										
Accumulated other comprehensive income (AOCI) .....	-1,239	21,350	22,370	-34,869	-57,019										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	4,495,904	4,332,276	4,365,736	3,363,833	3,251,624										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	1,832,564	1,823,129	1,823,771	1,507,945	1,514,961										
Accumulated other comprehensive income-related adjustments .....	-1,239	21,350	22,370	-34,869	-57,019										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	2,664,579	2,487,797	2,519,595	1,890,757	1,793,682										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	2,664,579	2,487,797	2,519,595	1,890,757	1,793,682										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b>	2,664,579	2,487,797	2,519,595	1,890,757	1,793,682										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	10,000	10,000	10,000	0	0										
Non-qualifying capital instruments .....	284,000	284,000	284,000	248,000	248,000										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	141,210	139,868	132,075	78,790	78,092										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	435,210	433,868	426,075	326,790	326,092										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	435,210	433,868	426,075	326,790	326,092										
Exited advanced approach tier 2 capital .....															
Total capital .....	3,099,789	2,921,665	2,945,670	2,217,547	2,119,774										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	27,435,084	26,394,713	26,086,816	19,445,337	19,118,340										
Less: Deductions from common equity tier 1 capital .....	1,832,564	1,823,129	1,823,771	1,507,945	1,514,961										
Less: Other deductions .....	-114,423	-104,879	-114,423	-104,879	-94,528										
Total assets for leverage ratio .....	25,716,943	24,676,463	24,377,468	18,042,271	17,697,907										
Total risk-weighted assets .....	19,698,064	19,302,092	18,942,539	15,085,144	14,746,355										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	13.53	12.59	71	12.89	12.26	67	13.30	12.35	70	12.53	12.11	65	12.16	12.09	61
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	13.53	13.31	64	12.89	12.97	54	13.30	13.08	59	12.53	12.78	54	12.16	12.85	43
Tier 1 capital, column B .....	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	15.74	15.21	64	15.14	15.12	59	15.55	15.23	62	14.70	14.36	65	14.37	14.45	63
Total capital, column B .....	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	10.36	9.07	82	10.08	9.05	80	10.34	9.13	84	10.48	9.76	72	10.14	9.71	68
Supplementary leverage ratio, advanced approaches HCs .....		6.90			8.70			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			711			712			976			1,016				584	-0.14	4.56
Other insurance activities income .....			711			712			976			1,016				584	-0.14	4.56
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			446,110			354,144			355,285			280,072				281,062	25.97	87.90

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0.09	0.38	56	0.09	0.41	55	0.09	0.41	53	0.14	0.47	56	0.08	0.47	52			
Premium income / Insurance activities revenue .....	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income .....	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	15.51	11.72	63	13.05	11.07	56	12.89	11.03	55	14.23	11.51	60	15.03	10.22	68			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>Foreign Activities</b>									
Total foreign loans and leases .....	0		0		0		0		0
Real estate loans.....	0		0		0		0		0
Commercial and industrial loans .....	0		0		0		0		0
Loans to depository institutions and other banks acceptances .....	0		0		0		0		0
Loans to foreign governments and institutions .....	0		0		0		0		0
Loans to individuals .....	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities .....	13,219		0		0		2,519		2,474
Interest-bearing bank balances .....	0		0		0		0		0
Total selected foreign assets .....	13,219		0		0		2,519		2,474
Total foreign deposits .....	0		0		0		0		0
Interest-bearing deposits .....	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
<b>Analysis Ratios</b>									
Yield: Foreign loans .....	0.63		0.88		0.87		1.25		1.17
Cost: Interest-bearing deposits.....	0.12		0.48		0.42		1.19		0.97
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans .....	0.18		6.51		5.18		27.03		27.29
Commercial and industrial loans .....	0.86		0.43		0.64		0.29		1.53
Foreign governments and institutions .....	0		0		0		0		0
<b>Growth Rates</b>									
Net loans and leases.....	-0.16		-0.58		-2.40		22.48		7.24
Total selected assets.....	3.36		-100	2.65	3	-100	2.04	2	1.82
Deposits .....	10.74		-1.43		3.46		10.36		5

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		159,836	221,957	205,012	370	443	-27.99	18704.24
1–4 family residential loans .....		159,836	221,957	205,012	370	443	-27.99	18704.24
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0.58	0.86	0.78	0	0		
1–4 family residential loans .....		0.58	0.86	0.78	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		21.73	24.45	23.65	25.88	23.65		
Home equity lines .....		2.33	2.56	2.50	3.16	3.90		
Credit card receivables.....		0.05	0.04	0.05	0.07	0.07		
Auto loans and other consumer loans.....		6.68	6.30	6.39	8.14	6.88		
Commercial and industrial loans .....		13.14	16.30	15.94	11.15	10.38		
All other loans and leases.....		56.06	50.35	51.47	51.59	55.12		

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
<b>Percent of Total Securitization Activities by Type</b>								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans .....								
All other loans and leases .....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	0
Home equity lines .....								
Credit card receivables.....								
Commercial and industrial loans .....								
<b>Percent of Tier 1 Capital</b>								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....		0.08	0.17	0.18	0.26	0.26	0.17	0.17
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		0	14	0	0	28	-100.00	-100.00
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases .....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		0	14	0	0	28	-100.00	-100.00
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		10	0	0	0	0	0	-61.54
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases .....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets .....		10	0	0	0	0	0	-61.54
Total past due securitized assets.....		10	14	0	0	28	-28.57	-75.61
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans .....		34	17	36	27	53	100.00	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans .....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases .....		0	0	0	0	0	0	
Total net losses on securitized assets.....		34	17	36	27	53	100.00	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0.01	0	0	6.32
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	0	0.01	0	0	6.32
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0.01	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0.01	0	0	0	0
Total past due securitized assets percent of securitized assets .....	0.01	0.01	0	0	6.32
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0.03	0.01	0.02	7.30	11.96
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0.03	0.01	0.02	7.30	11.96
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.45	0.45	0.65	0.75	0.96
Home equity lines .....	0.68	1.45	0.96	0.96	1.13
Credit card receivables .....	1.17	3	4.05	4.42	6.44
Commercial and industrial loans .....	0.40	0.22	0.35	0.32	0.92
All other loans and leases .....	0.35	0.60	0.30	0.34	0.51
Total managed loans past due 30–89 days .....	0.39	0.53	0.40	0.47	0.69
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.19	0.13	0.16	0.16	0.27
Home equity lines .....	0.15	0.24	0.29	0.13	0.09
Credit card receivables .....	1.19	0.84	1.75	2.16	1.73
Commercial and industrial loans .....	0.03	0.01	0.01	0.04	0.20
All other loans and leases .....	0.06	0.04	0.04	0.03	0.04
Total managed loans past due 90+ days .....	0.09	0.07	0.07	0.07	0.11
<b>Total Past Due Managed Assets .....</b>	<b>0.47</b>	<b>0.59</b>	<b>0.48</b>	<b>0.53</b>	<b>0.80</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.15	0	0	0.04	0.04
Home equity lines .....	-0.11	0.21	0.13	0.19	0.13
Credit card receivables .....	1.87	2.44	1.89	1.90	4.42
Commercial and industrial loans .....	0.05	0.39	0.44	0.66	0.95
All other loans and leases .....	0.05	0.09	0.09	0.10	0.07
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.07</b>	<b>0.12</b>	<b>0.13</b>	<b>0.15</b>	<b>0.16</b>

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		268,693	184,526	262,464	276,325	240,026	45.61	929.51
Dividends .....		237,500	162,000	232,000	249,000	215,000	46.60	
Interest .....		0	0	0	0	0	0	
Management and service fees .....		31,193	22,526	30,464	27,325	25,026	38.48	19.52
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		20	20	27	27	27	0.00	-9.09
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		20	20	27	27	27	0.00	-9.09
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		-100.00
Dividends .....		0	0	0	0	0		-100.00
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		268,713	184,546	262,491	276,352	240,053	45.61	223.28
Securities gains (losses) .....		1,242	8	577	133	-609	15425.00	30950.00
Other operating income .....		2,094	145	202	126	227	1344.14	4088.00
Total operating income .....		272,049	184,699	263,270	276,611	239,671	47.29	227.08
<b>Operating Expenses</b>								
Personnel expenses .....		22,458	17,838	26,656	18,434	18,491	25.90	20.28
Interest expense .....		518	287	460	0	0	80.49	
Other expenses .....		12,059	22,292	26,764	20,135	18,723	-45.90	6.74
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		35,035	40,417	53,880	38,569	37,214	-13.32	16.90
Income (loss) before taxes .....		237,050	144,228	209,369	238,056	202,470	64.36	345.54
Applicable income taxes (credit) .....		-63	-3,443	-4,196	-2,123	-2,470		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		237,113	147,671	213,565	240,179	204,940	60.57	333.75
Equity in undistributed income of subsidiaries .....		56,773	48,982	75,458	19,920	51,402	15.91	6.49
Bank subsidiaries .....		56,800	48,677	75,054	19,557	51,392	16.69	
Nonbank subsidiaries .....		-27	305	404	363	10		
Subsidiary holding companies .....		0	0	0	0	0		-100.00
Net income (loss) .....		293,886	196,653	289,023	260,099	256,342	49.44	172.17
<b>Memoranda</b>								
Bank net income .....		294,300	210,677	307,054	268,557	266,392	39.69	
Nonbank net income .....		-27	305	404	363	10		
Subsidiary holding companies' net income .....		0	0	0	0	0		-100.00

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		4,499,489	93.47	4,438,503	95.62	4,466,132	95.52	3,519,661	3,478,956	1.37	
Common and preferred stock .....		4,499,489	93.47	4,438,503	95.62	4,466,132	95.52	3,519,661	3,478,956	1.37	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		30,368	0.63	28,933	0.62	30,287	0.65	22,439	14,706	4.96	363.49
Common and preferred stock .....		30,368	0.63	28,933	0.62	30,287	0.65	22,439	14,706	4.96	363.49
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	-100.00	
Common and preferred stock .....		0	0	0	0	0	0	0	0	-100.00	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		11,970	0.25	11,446	0.25	11,895	0.25	11,597	12,913	4.58	236.71
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		258,145	5.36	156,172	3.36	158,147	3.38	126,697	68,186	65.30	755.38
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		-16,397	-0.34	-16,397	-0.35	-16,397	-0.35	-16,008	-16,008		
Other assets .....		30,412	0.63	23,152	0.50	25,316	0.54	22,339	10,778	31.36	101.14
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		4,813,987	100.00	4,641,809	100.00	4,675,380	100.00	3,686,725	3,569,531	3.71	116.99
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		9,868	0.20	9,865	0.21	9,865	0.21	0	0	0	0.03
Other liabilities .....		102,152	2.12	94,943	2.05	97,923	2.09	86,728	83,002	7.59	67.55
Balance due to subsidiaries and related institutions .....		271,201	5.63	269,560	5.81	269,972	5.77	236,164	234,905	0.61	110.45
Total liabilities .....		383,221	7.96	374,368	8.07	377,760	8.08	322,892	317,907	2.36	101.87
Equity Capital .....		4,430,766	92.04	4,267,441	91.93	4,297,620	91.92	3,363,833	3,251,624	3.83	118.41
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		335,419	6.97	334,308	7.20	334,523	7.15	263,736	263,098	0.33	75.46
Common surplus .....		2,903,576	60.32	2,891,746	62.30	2,894,471	61.91	2,140,175	2,134,462	0.41	188.25
Retained earnings .....		1,363,488	28.32	1,158,467	24.96	1,205,395	25.78	1,132,579	1,013,037	17.70	58.69
Accumulated other comprehensive income .....		-1,239	-0.03	21,350	0.46	22,370	0.48	-34,869	-57,019		
Other equity capital components .....		-170,478	-3.54	-138,430	-2.98	-159,139	-3.40	-137,788	-101,954		
Total liabilities and equity capital .....		4,813,987	100.00	4,641,809	100.00	4,675,380	100.00	3,686,725	3,569,531	3.71	116.99
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		271,201	5.63	269,560	5.81	269,972	5.77	236,164	234,905	0.61	110.45
Notes payable to subsidiaries that issued TPS .....		284,000	5.90	284,000	6.12	284,000	6.07	248,000	234,905	0.00	120.38
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	8.93	12.52	18	6.82	6.29	52	7.46	7.29	49	7.83	9.68	21	7.84	10.40	21
Bank net income / Average equity investment in banks .....	8.75	12.35	20	7.09	6.43	49	7.56	7.45	47	7.65	10.51	15	7.72	11.19	13
Nonbank net income / Average equity investment in nonbanks .....	-0.12	13.18	11	1.52	8.01	34	1.47	9.75	31	1.88	7.89	28	0.07	7.10	23
Subsidiary HCs net income / Average equity investment in sub HCs .....	11.04			6.72			7.01			8.55			8.78		
Bank net income / Parent net income .....	100.14	96.45	39	107.13	87.60	66	106.24	88.16	66	103.25	82.22	54	103.92	82.56	59
Nonbank net income / Parent net income .....	3.22			0.16	4.43	40	0.14	3.59	39	0.14	5.93	35	0	3.78	25
Subsidiary holding companies' net income / Parent net income .....	66.57			81.94			68.34			74			72.48		
<b>Leverage</b>															
Total liabilities / Equity capital .....	8.65	16.51	37	8.77	20.37	37	8.79	20.06	35	9.60	20.43	44	9.78	20.88	43
Total debt / Equity capital .....	0.22	11.37	23	0.23	14.74	21	0.23	14.41	20	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital .....	6.63	13.41	32	6.89	17.04	29	6.84	16.67	27	7.37	16.36	38	7.22	17.10	36
Total debt + Loans guaranteed for affiliate / Equity capital .....	0.22	11.46	23	0.23	15.02	21	0.23	14.68	20	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value .....	0.22	11.47	23	0.23	14.86	21	0.23	14.52	20	0	14.51	13	0	14.81	15
Long-term debt / Equity capital .....	0.22	10.65	24	0.23	13.73	21	0.23	13.56	20	0	13.04	13	0	13.37	15
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	3.14	40.69	21	3.17	32.61	23	3.16	34.67	21	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	102.24	103.15	50	104.69	103.27	64	104.63	102.81	63	105.30	103.22	65	107.44	103.10	74
Total investment in subs / Equity capital .....	102.24	108.29	39	104.69	110.46	50	104.63	110.16	49	105.30	111.07	50	107.44	112.48	58
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.25	0.27	54	0.76	0.69	62	0.69	0.47	63	0.69	0.36	69	0.94	0.35	76
Equity investment in subs – equity cap / Net income-div (X) .....	0.47	0.85	44	2.14	2.31	61	1.70	1.82	61	1.48	1.22	64	2.11	1.22	79
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	159.29	152.56	65	112.76	128.63	50	118.48	136.59	46	156.52	177.68	47	135.41	162.34	42
Cash from ops + noncash items + op expense / Op expense + dividend .....	163.64	155.61	63	121.74	142.45	46	126.54	147.24	48	161.10	190.27	43	136.65	174.91	35
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	158.47	94.59	84	118.69	140.42	50	114.52	134.08	51	132.96	116.34	68	86.07	103.19	29
Pretax operating income + interest expense / Interest expense .....	45,862.55	1,645.53	97	50,353.66	1,826.91	97	45,615	2,016.32	97		1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	3,345.48	1,896.20	82	1,860.38	1,413.95	79	2,058.55	1,539.23	78	1,956.33	1,632.83	70	1,756.06	1,369.37	68
Dividends + interest from subsidiaries / Interest expense + dividends .....	174.23	174.48	63	127.84	144.62	49	134.62	150.43	53	178.48	210.80	46	151.83	188.90	42
Fees + other income from subsidiaries / Salary + other expenses .....	90.43	12.03	96	56.18	14.76	84	57.08	13.95	86	70.92	16.52	85	67.32	16.08	87
Net income / Current part of long-term debt + preferred dividends (X) .....		40.79			26.65			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	4.15	3.29	63	2.09	3.69	50	2.12	3.85	47	1.97	2.64	54	0.52	2.61	40
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.60			0.12			0.10			0.04			0.24	
Nonaccrual .....		1.04			0.80			1.03			0.54			6.54	
Total .....		1.64			0.92			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.07	1.76	48	0.07	2.95	48	0.07	2.66	48	0.06	5.62	42	0.03	5.50	31
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	57.27	69.90	42	85.62	84.44	56	80.48	81.10	59	58.09	57.84	60	69.10	57.26	66
Dividends declared / Net income .....	46.21	27.22	87	64.29	49.77	73	59.47	42.29	74	53.64	33.08	85	55.24	27.33	90
Net income – dividends / Average equity.....	4.80	9.25	12	2.43	3.19	39	3.02	4.14	35	3.63	6.46	16	3.51	7.33	11
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	174.90	160.45	65	128.13	130.19	56	134.98	132.17	55	178.48	178.13	50	151.83	157.73	48
Dividends from nonbank subsidiaries .....	0	6.19	21	0	3.74	26	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	174.90	213.42	58	128.13	167.02	45	134.98	174.85	44	178.48	260.40	38	151.83	215.26	35
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	80.70	43.30	86	76.89	61.85	57	75.56	60.28	68	92.72	66.55	77	80.71	60.71	73
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries .....	10.60	0.87	93	10.69	1.79	89	9.92	1.47	90	10.17	1.55	89	9.39	1.88	86
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	91.30	48.70	88	87.59	71.13	64	85.48	62.88	68	102.89	69.36	82	90.10	63.43	75
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	66.90		0	52.29	17	0	56.39	15	0	82.95	12	0	51.40	17	
Interest income from nonbank subsidiaries.....	2.38		0	4.57	32	0	7.38	32	0	20.25	26	0	18.56	24	
Management and service fees from nonbank subsidiaries .....	0.66		6.56	0.93	88	6.68	0.86	89	7.44	1.92	86	270	2.96	98	
Other income from nonbank subsidiaries.....	0.11		0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48	
Operating income from nonbank subsidiaries .....	94.31		6.56	70.62	28	6.68	79.84	22	7.44	150.41	14	270	99.33	87	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	36.58			25.82			43.51			61.23				48.56	
Interest income from subsidiary holding companies .....	5.06			9.87			8.40			6.54				3.95	
Management and service fees from subsidiary holding companies.....	0.75			0.41			0.44			0.36				0.43	
Other income from subsidiary holding companies.....	-0.41			0.01			0.01			0.29				0.01	
Operating income from subsidiary holding companies.....	47.30			41.80			55.20			76.49				61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	87.30	72.55	40	87.71	68	46	88.12	69.76	42	90.02	67.32	45	89.71	65.18	47
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries .....	11.47	1.64	89	12.20	2.06	87	11.57	1.87	87	9.88	1.81	87	10.44	2.01	88
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	98.77	82.68	62	99.91	80.80	76	99.69	82.20	72	99.90	78.80	86	100.15	74.20	93
Dividends from nonbank subsidiaries .....	0	3.56	21	0	2.36	25	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0.01	0.02	86	0.01	0.03	85	0.01	0.02	86	0.01	0.06	84	0.01	0.03	83
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.01	5.69	29	0.01	5.80	37	0.01	4.70	33	0.01	7.29	24	0.01	7.64	28
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	2,748.29	28.03	99	2,732.49	27.05	99	2,736.66	27.08	99	28.33			26.53		